

12-12-01

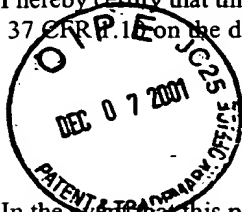
GP 2171 #4

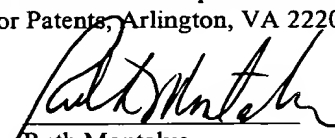
**EXPRESS MAILING CERTIFICATE**

EXPRESS MAIL No.: EL 645 877 046

Deposited: December 7, 2001

I hereby certify that this correspondence is being deposited with the United States Postal Service Express mail under 37 C.F.R. 1.11 on the date indicated above and is addressed to: Commissioner for Patents, Arlington, VA 22202.



  
Ruth Montalvo

In the event that this paper is late filed and a necessary Petition for an Extension of Time is not concurrently filed herewith, please consider this as a Petition for the requisite extension of time, and to the extent not tendered by check attached hereto, authorization to charge the extension fee, or any other fee required in connection with this paper, to Deposit Account No. 50-1529.

Docket No.: AD-NSV-101

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Kai Tamara HARE et al.

Group: 2171

Serial No.: 09/935,141

Examiner:

Filing Date: August 21, 2001

Customer No.: 026418

For: WEB BASED RISK MANAGEMENT SYSTEM AND METHOD

Commissioner of Patents  
Washington, D. C. 20231

**RECEIVED**

DEC 18 2001

**INFORMATION DISCLOSURE STATEMENT**

Technology Center 2100

S I R:

Applicant submits this Information Disclosure Statement in accordance with the provisions of 37 C.F.R. §§ 1.97 and 1.98, and hereby make of record the documents listed on the attached PTO-1449. A copy of the references of each listed document are also attached hereto. These references were cited in the International Search Report, copy attached.

This submission is not an admission that the information disclosed in the attached reference is material to the patentability of the invention disclosed and/or claimed in the above-identified application. Accordingly, Applicant respectfully submits that the application is in all respects in condition for examination on the merits.

Applicant does not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of this application.

Applicant respectfully requests that the Examiner consider the enclosed reference in determining the patentability of the claimed invention. Applicant also requests that the Examiner return a copy of the enclosed Information Disclosure Citation with initials or other marks indicating that the references have been so considered.

This Information Disclosure Statement is being substituted prior to a first Office Action.

The Commissioner is hereby authorized to charge any fees in connection herewith to deposit Account No. 50-1529.

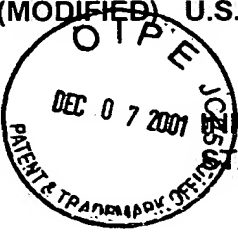
Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Arthur Dresner', is written over a horizontal line.

Arthur Dresner - Reg. No. 24,403  
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AD/dw  
12/07/01

Enclosures:  
PTO-1449 (w/references)

<b>FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE (MODIFIED) U.S. PATENT AND TRADEMARK OFFICE</b>   <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <b>(37 CFR 1.98(b))</b>	<b>ATTY. DOCKET NO.</b>	<b>SER. NO.</b>
	<b>AD-NSV-101 500753.20001</b>	<b>09/935,141</b>
	<b>Applicant: Kai Tamara HARE</b>	
	<b>FILING DATE</b> <b>08/21/01</b>	<b>GROUP</b> <b>Technology Center</b>

### U.S. PATENT DOCUMENTS

Examiner Initial	Cite No. <sup>1</sup>	Patent Number	Issue Date	Patentee	Class/ Subclass	Filing Date
		6,076,072	06/13/00	Richard Marc Libman		04/19/97
		6,272,528	08/07/01	Terence David Cullen		07/02/98

### FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

Examiner Initial	Document Number	Publication Date	Country or Patent Office	Class/ Subclass	Translation Yes/No
_____ _____					

### OTHER DOCUMENTS (Including Author, Title, Date, Relevant Pages, Place of Publication)

Examiner Initial	Cite No. <sup>1</sup>	
_____		

EXAMINER	DATE CONSIDERED

**EXAMINER:** Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.